and Apparatus," which issued on December 20, 1994 to SCHEIDT et al., to U.S. Patent No. 5,787,173, entitled "Cryptographic Key Management Method and Apparatus," which issued on July 28, 1998 to SCHEIDT et al., and to U.S. Patent No. 6,229,445, entitled "RF Identification Process and Apparatus," which issued on May 8, 2001 to WACK. This is also related to the following co-pending U.S. patent applications: Serial No. 08/974,843, entitled "Cryptographic Medium," filed on November 20, 1997 by WACK et al.; Serial No. 09/023,672, entitled "Cryptographic Key Split Combiner," filed on February 13, 1998 by SCHEIDT et al.; Serial No. 09/874,364, entitled "Cryptographic Key Split Combiner," filed on June 6, 2001 by SCHEIDT et al.; Serial No. 09/917,795, entitled "Cryptographic Key Split Combiner," filed on July 31, 2001 by SCHEIDT et al.; Serial No. 09/917,794, entitled "Cryptographic Key Split Combiner," filed on July 31, 2001 by SCHEIDT et al.; Serial No. 09/917,802, entitled "Cryptographic Key Split Combiner," filed on July 31, 2001 by SCHEIDT et al.; Serial No. 09/917,807, entitled "Cryptographic Key Split Combiner," filed on July 31, 2001 by SCHEIDT et al.; Serial No. 09/992,529, entitled "Cryptographic Key Split Binder for Use With Tagged Data Elements," filed on November 20, 2001 by SCHEIDT et al.; Serial No. 09/421,293, entitled "Secure Accounting and Operational Control and Reporting System," filed on October 20, 1999 by KOLOUCH; Serial No. 09/205,221, entitled "Access Control and Authorization System," filed on December 4, 1998 by Scheidt et al.; Serial No. 09/418,806, entitled "Cryptographic Information and Flow Control," filed on October 15, 1999 by WACK et al.; Serial No. 09/936,315, entitled "Voice and Data Encryption Method Using a Cryptographic Key Split Combiner," filed on September 10, 2001 by SCHEIDT; Serial No. 10/035,817, entitled "Electronically Signing a Document," filed on



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October 25, 2002 by SCHEIDT et al.; Serial No. 10/060,039, entitled "Multiple Factor-Based User Identification and Authentication," filed on January 30, 2002 by SCHEIDT et al.; and Serial No. 10/060,011, entitled "Multiple Level Access System," filed on January 30, 2002 by SCHEIDT et al.--

Please delete the paragraph beginning at page 1, line 7.

Please replace the paragraph bridging pages 21 and 22 with the following paragraph:

RV

--The SuperCard™ is an ISO complaint smart card that has enhanced processing ability and greater memory than current smart cards. It includes tamper resistance and hardware random number generation. The processing capability internal to the card may be used to reduce CKM task processing on the workstation. Even though the bandwidth between the card and the workstation is limited, with CKM only small amounts of data are transferred between the two. Larger memory within the card also makes it possible to store user credential files, as well as "private" CKM applications.--

## IN THE CLAIMS:

Please amend claim 1 to read as follows: